

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Scott D Cyphert**  
**Jennifer A Cyphert**  
*Debtor(s)*

PNC BANK, NATIONAL ASSOCIATION  
*Movant,*

v.  
Scott D Cyphert  
Jennifer A Cyphert  
Ronda J. Winnecour, Esq., Trustee  
*Respondent.*

Case No. 16-21313-CMB  
Chapter: 13

Related to Claim No. 13

**ORDER**

**AND NOW**, this **27th day of October, 2016**, upon consideration of the **NOTICE OF MORTGAGE PAYMENT CHANGE** filed by **PNC BANK, NATIONAL ASSOCIATION** at Claim No. 13 in the above-captioned bankruptcy case,

It is hereby **ORDERED** that *on or before twenty-one (21) days from the date the Notice of Mortgage Payment Change* was docketed, the Debtor(s) or Debtor(s)' Counsel shall file, either:

- (1) an **AMENDED CHAPTER 13 PLAN**;
- (2) a **DECLARATION** that the existing Chapter 13 Plan is sufficient to fund the Plan with the modified debt; or
- (3) an **OBJECTION** to the *Notice of Mortgage Payment Change* as stated, and shall self-schedule a hearing on the matter pursuant to the Court's procedures.

**The failure to timely file an Objection shall result in the allowance of the payment change without further order, notice or hearing. HOWEVER**, no payment change will be implemented by the Chapter 13 Trustee until such time as the Debtor(s) or Debtor(s)' Counsel files an Amended Chapter 13 Plan or Declaration, whichever is applicable as required by this Order.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Certificate of Notice Page 2 of 2  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Scott D Cyphert  
Jennifer A Cyphert  
Debtors

Case No. 16-21313-CMB  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala  
Form ID: 237

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Oct 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2016.

db/jdb +Scott D Cyphert, Jennifer A Cyphert, 239 F Whitestown Village, Butler, PA 16001-6665  
14288150 +PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive,  
Miamisburg, OH 45342-5421

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 29, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC Mortgage Company agornall@goldbecklaw.com,  
bkggroup@goldbecklaw.com;bkggroup@kmlawgroup.com  
Daniel P. Foster on behalf of Joint Debtor Jennifer A Cyphert dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor Scott D Cyphert dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Joshua I. Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkggroup@kmlawgroup.com  
Matthew F. Marshall on behalf of Creditor Butler Armco Employees Credit Union  
mmarshall@dmkcg.com, jrickabaugh@dmkcg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
William E. Craig on behalf of Creditor American Honda Finance Corporation  
mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com

TOTAL: 8